

<i>SERFF Tracking Number:</i>	<i>GEFA-126833702</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46905</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC06 Long Term Care - Other</i>	<i>Sub-TOI:</i>	<i>LTC06.000 Long Term Care - Other</i>
<i>Product Name:</i>	<i>Total Living Coverage Universal Life Insurance With Long Term Care Benefits</i>		
<i>Project Name/Number:</i>	<i>TLC Letter/105782</i>		

## Filing at a Glance

Company: Genworth Life Insurance Company  
 Product Name: Total Living Coverage Universal SERFF Tr Num: GEFA-126833702 State: Arkansas  
 Life Insurance With Long Term Care Benefits  
 TOI: LTC06 Long Term Care - Other SERFF Status: Closed-Filed State Tr Num: 46905  
 Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: State Status: Closed  
 Filing Type: Advertisement Reviewer(s): Marie Bennett, Harris Shearer  
 Author: Andy Zimmerman Disposition Date: 10/06/2010  
 Date Submitted: 09/27/2010 Disposition Status: Filed  
 Implementation Date Requested: On Approval Implementation Date:  
 State Filing Description:

## General Information

Project Name: TLC Letter	Status of Filing in Domicile: Pending
Project Number: 105782	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/06/2010	Explanation for Other Group Market Type:
	State Status Changed: 10/06/2010
Deemer Date:	Created By: Andy Zimmerman
Submitted By: Andy Zimmerman	Corresponding Filing Tracking Number:
Filing Description:	

This advertising material will be used by licensed agents from our career and broker channel to generate interest in Genworth Life Insurance Company's "Total Living Coverage Universal Life Insurance With Long Term Care Benefits" policy form number ULPLTCIPLGLI AR (11/05) et al and rider form numbers ULRABRIPGLI AR(11/05) et al, ULREBRIPGLI (11/05) et al, ULRROPIPLGLI (11/05) et al, approved on August 17, 2006 by your Department and ULRGMBRIPGLI (0709) et al filed and approved on August 7, 2009 by your Department. The policy combines universal life insurance and long term care benefits in one product.

Explanation of Variables  
 105782 09/14/10

SERFF Tracking Number: GEFA-126833702 State: Arkansas  
Filing Company: Genworth Life Insurance Company State Tracking Number: 46905  
Company Tracking Number:  
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other  
Product Name: Total Living Coverage Universal Life Insurance With Long Term Care Benefits  
Project Name/Number: TLC Letter/105782

First Line Street Address-Street address of licensed agent  
Second Line Street Address-Second Line Street Address of licensed agent  
123 456.7890-telephone number of licensed agent  
123 456.7899 identifier -fax number or mobile telephone number of licensed agent  
[Date]-Date of e-mail letter  
[Name]-Name of client  
[Address]-Address of client  
[City, State, Zip]- City, State and zip code of client  
[Name]-Name of client  
[phone number]-telephone number of licensed agent  
[Agent Name]-Name of licensed agent using advertisement  
[CA License#]-license number of licensed agent  
[Address]-address of licensed agent.

This advertising material is new and does not replace any advertisement filed by Genworth Life Insurance Company.

## Company and Contact

### Filing Contact Information

Andy Zimmerman, Advertising Review Analyst andy.zimmerman@genworth.com  
6620 W. Broad Street 804-484-3949 [Phone]  
Long Term Care 804-281-6334 [FAX]  
Bldg. #4, 2nd Floor  
Richmond, VA 23230-1700

### Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 350	Company Type: LifeHealth & Annuity
Richmond, VA 23230	Group Name:	State ID Number:
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No

*SERFF Tracking Number:*      *GEFA-126833702*      *State:*      *Arkansas*  
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*Company Tracking Number:*  
*TOI:*      *LTC06 Long Term Care - Other*      *Sub-TOI:*      *LTC06.000 Long Term Care - Other*  
*Product Name:*      *Total Living Coverage Universal Life Insurance With Long Term Care Benefits*  
*Project Name/Number:*      *TLC Letter/105782*  
*Fee Explanation:*      *AR Filing Fee=\$50 per advertisement. We are submitting one advertisement=\$50.*  
*Per Company:*      *No*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	09/27/2010	39907080

*SERFF Tracking Number:*      *GEFA-126833702*                      *State:*                      *Arkansas*  
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*TOI:*                      *LTC06 Long Term Care - Other*              *Sub-TOI:*                      *LTC06.000 Long Term Care - Other*  
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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Marie Bennett	10/06/2010	10/06/2010

*SERFF Tracking Number:*      *GEFA-126833702*                      *State:*                      *Arkansas*  
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*TOI:*                      *LTC06 Long Term Care - Other*              *Sub-TOI:*                      *LTC06.000 Long Term Care - Other*  
*Product Name:*              *Total Living Coverage Universal Life Insurance With Long Term Care Benefits*  
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## **Disposition**

Disposition Date: 10/06/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter		No
<b>Form</b>	TLC Letter		No

SERFF Tracking Number: GEFA-126833702 State: Arkansas

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TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other

Product Name: Total Living Coverage Universal Life Insurance With Long Term Care Benefits

Project Name/Number: TLC Letter/105782

## Form Schedule

**Lead Form Number: 105782 09/14/10**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	105782 09/14/10	Advertising TLC Letter	Initial		0.000	105782_0914 10_file.pdf



First Line Street Address  
Second Line Street Address  
123 456.7890  
123 456.7899 identifier  
genworth.com

[Date]

[Name]

[Address]

[City, State Zip]

Dear [Name]:

You probably have done a pretty good job of focusing your efforts on saving for your future and that of your family. You may have a strategy and vision for your financial future. Are you aware that there may be products such as life insurance that not only offer you options and flexibility, but also help provide protection should you have an accident or a decline in health and a need for extended care?

Consider the following. Compared to life insurance, does your existing strategy:

- Provide your beneficiaries with twice the amount of your savings generally income tax-free should you pass away?
- Assure that up to six times or more (this includes your initial premium) of your existing investment be available, income tax-free for approved expenses should the need for long term care arise?
- Have an option in place to have someone come to your home to help with claims paperwork and coordination of the appropriate long term care services?
- Have no penalty if you withdraw your money early or if you change your mind?<sup>1</sup>

With Genworth Life Insurance Company's Total Living Coverage<sup>®</sup> universal life insurance, you can help protect against the high costs of long term care while also providing an income tax-free residual death benefit. Your beneficiary will receive this benefit even if all of the policy death benefits have been used to pay covered long term care expenses.

I would like to offer you a personal, complimentary consultation to further explain Total Living Coverage and to see whether it is right for you. There is no charge for this consultation and you are under no obligation. I'll follow up with a call shortly. If you would like to contact me immediately, I can be reached at [phone number]. Thank you for your time.

Sincerely,

[Agent]

[CA License #]

[Address]

Total Living Coverage is underwritten by Genworth Life Insurance Company, Richmond, VA. Total Living Coverage universal life insurance with long term care benefits is subject to Policy Form No. ULPLTCIPGLI (11/05) et al. and Rider Form Nos. ULRABRIPGLI (11/05) et al., ULREBRIPGLI (11/05) et al., ULRROPIGLI (11/05) et al. and ULRGMBRIPGLI (11/05) et al. or ULRGMBRIPGLI (0709) et al. Policy, benefits and riders may not be available in all states. Terms and conditions may vary by state.



All guarantees are based on the claims-paying ability of the issuing insurance company.

Complete details of the benefits, cost, limitations and exclusions will be provided to you by a licensed insurance agent/producer. You may request a licensed insurance agent/producer to contact you regarding this solicitation for insurance.

1. If you choose the Total Living Coverage optional Return of Premium Rider, you can receive at least your initial premium back less any long term care benefits received in the first 15 policy years if you surrender your policy. Otherwise, you will have to pay a surrender charge during this period for withdrawals other than paid claims. The Return of Premium Rider remains in effect as long as no loans or withdrawals are taken.

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter		
<b>Comments:</b>		
<b>Attachment:</b>		
AR Filing Letter TLC Bankers Story 1 Letter 105782 091410.pdf		

September 27, 2010

Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72204

ATTN: Mr. John Shields

**Re:     ADVERTISING FILING                                ACCIDENT AND HEALTH INSURANCE**  
**GENWORTH LIFE INSURANCE COMPANY   NAIC# 70025**  
**Invitation to Inquire Advertising Material**  
**TLC Letter: 105782 09/14/10**

Dear Mr. Shields,

On behalf of Genworth Life Insurance Company I am submitting for your review and approval copies of the above referenced advertising material intended for use in the state of Arkansas. The filing fee of \$50 is being transmitted via EFT on the SERFF filing system.

This advertising material will be used by licensed agents from our career and broker channel to generate interest in Genworth Life Insurance Company's "Total Living Coverage Universal Life Insurance With Long Term Care Benefits" policy form number ULPLTCIPLGLI AR (11/05) et al and rider form numbers ULRABRIPGLI AR(11/05) et al, ULREBRIPGLI (11/05) et al, ULRROPIPLGLI (11/05) et al, approved on August 17, 2006 by your Department and ULRGMBRIPGLI (0709) et al filed and approved on August 7, 2009 by your Department. The policy combines universal life insurance and long term care benefits in one product.

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If you should have any questions, please call me at our toll free phone number, 1-800-284-5568, extension 8133949, fax me at 804-662-2596 or e-mail me at [Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com).

Sincerely,

*Andrew A. Zimmerman*

Andrew A. Zimmerman  
Genworth Life Insurance Company  
Sr. Advertising Compliance Analyst  
Compliance/Advertising Review  
[Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com)

Attachments